Certificate Number: 12433-PAM-DE-028669085

Bankruptcy Case Number: 17-00020



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 25, 2017</u>, at <u>2:02</u> o'clock <u>PM EST</u>, <u>Michelle Denee Craddock-Bouler</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: January 25, 2017 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher